

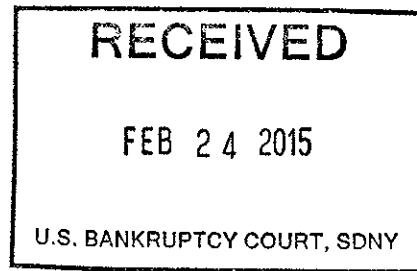
**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re:	)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, et al.,	)	Chapter 11
Debtors.	)	Jointly Administered
	)	

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**NOTICE OF PERJURY BY KATHY PRIORE IN FRANCINE**  
**SILVER'S CLAIM # 61**



To The Honorable Judge Martin Glenn:

The declaration and supplemental declaration of Kathy Priore states “Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.” The declaration however is full of inaccuracies and misrepresentations that clearly constitute perjury and are an attempt to mislead the Court and slander Claimant.

Priore states: “*5. In her Reply, Silver asserts that GMACM over-billed her. Based on close review of the relevant Books and Records, we have confirmed that GMACM was, in fact, not overbilling Silver. GMACM explained this to Silver, in a letter dated June 3, 2011 (the “Reply Letter”), which is attached hereto as Exhibit A. In the Reply Letter, GMACM directed Silver’s attention to the relevant portion of the Note, item 3(G), where Silver had agreed that, “On the 5<sup>th</sup> change date and on each succeeding 5th Payment Change Date thereafter, I will begin paying the Full Payment as my monthly payment until my monthly payment changes again.” Therefore, Silver was not being overcharged; Silver agreed to pay the “Full Payment” as contemplated in the Note, and GMACM was billing Silver in accordance with the Note’s plain terms.*”

Ironically Claimant had argued the relevance of paragraph 3G exhaustively but to no avail almost two years earlier when the interest only option started being deleted from the payment coupon in violation of 3G. See payment coupons Exhibit 1. The interest only option started getting deleted in May, 2009 – This was the 3<sup>rd</sup> not the 5<sup>th</sup> payment change date and this is when the over-billing and breaching of the loan terms began. The over-billing was never corrected or adequately explained instead claimant was simply lied to, disconnected or told they would get back to her. Claimant kept paying the inflated amount because she thought the billing mistake would be corrected and in any event was expecting to sell the home and pay off the loan anyway. Nonetheless Claimant was being denied her right to make the lower payment. The June 3, 2011 reply letter is correct in stating on the 5<sup>th</sup> payment change (year 5, 2011) it is time to make the full payment but Debtors interpreted the 5 years as meaning 3 years, for lack of a better explanation and that is where the unrelenting fraud and over-billing occurred because the interest only payment option was suspended 2 years too early.

In her original Declaration Priore states “7. *On July 22, 2011, a Notice of Default was recorded against the property and foreclosure proceedings were*

*initiated. See Exhibit 3-B annexed hereto. At the time the Notice of Default was issued, Ms. Silver had been delinquent in failing to make nine (9) consecutive monthly mortgage payments in the aggregate amount of \$58,595.72 as of July 21, 2011.” The asserted \$58,595.72, was not the correct amount due to the over-billing that had been occurring for two years despite repeated pleas to correct the billing error and abide by 3G.*

Furthermore, as Priore’s declaration has blatant errors and misrepresentations regarding the billing, her knowledge of any of the purported Keeley assignments is also brought into question. Debtor has acknowledged that Claimant is skeptical about the very existence of Jacqueline Keeley (or just Jackie according to the purported notary - See Exhibit 2) and the legitimacy of her varying signatures (Exhibit 3). Claimant is now also skeptical of the existence of Kathy Priore and has been unable to confirm her good standing with the Minnesota Bar. If she does in fact exist she should be made to explain her inaccuracies and misrepresentations.

## **CONCLUSION**

The Priore declaration was made under the penalty of perjury but is full of misrepresentations. Debtors are involved in document fabrication, fraud,

apparently unreported assignments and now also perjury. For these reasons and the reasons argued in Claimants reply to the Opposition, the Opposition is devoid of merit, should be denied in entirety and the claim should be paid in full immediately.

Respectfully,

A handwritten signature in black ink, appearing to read "Francine Silver". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Francine Silver

**EXHIBIT 1**

PO BOX 4622  
WATERLOO IA 50704-4622

Pg 7 of 16

## CUSTOMER INFORMATION

Name:  
Account Number:  
Home Phone #:Francine Silver  
0307718858  
(310)945-6733

## PROPERTY ADDRESS

8613 FRANKLIN AVE  
LOS ANGELES CA 90069032307 08:20 0001278 20090710 IG120101 FUARM 1 OZ DOM IG12010000\* 146316 FU  
#BWNHJPY

#KW04201A21799#

FRANCINE SILVER  
8613 FRANKLIN AVE  
LOS ANGELES CA 90069-1407

Customer Care Inquiries: 1-866-725-0782

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

## Account Information

Account Number	0307718858
Current Statement Date	July 08, 2009
Maturity Date	April 01, 2036
Interest Rate	4.12500
Current Principal Balance*	\$1,413,375.65
Current Escrow Balance	\$0.00
Interest Paid Year-to-Date	\$34,911.34
Taxes Paid Year-to-Date	\$0.00

## Details of Amount Due/Paid

Minimum Payment Without Escrow	\$5,194.42
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$5,194.42
Account Due Date	August 01, 2009

Pmt Options this Month	Amount	Impact
Prin & Int Pmt based on 15-year term	\$12,665.53	You will pay some of the principal on your loan. You will reduce your loan balance.
Prin & Int Pmt based on 30-year term	\$7,277.06	You will pay some of the principal on your loan. You will reduce your loan balance.
Interest Only Payment	****	You will not pay any principal on your loan. You will not reduce your loan balance.
Minimum Payment	\$5,194.42	You will not cover the monthly interest on your loan. You will increase your loan balance.

# 1371, 08/4xx  
# 5,194, 42/4xx aug 01 09

## Account Activity Since Last Statement

Description	Due Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Payment	07/01/09	07/08/09	\$5,194.42	\$188.05	-\$5,006.37				

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

## Important News

The options for your next payment are displayed above. If you elect to make the Minimum Payment and that payment amount is less than the Interest Only payment, the difference or shortage will be added to the principal balance (shown as a negative amount in the "Account Activity" transactions displayed above) and will accrue additional interest. Please refer to your mortgage documents if amounts are not displayed for all payment options.

See Reverse Side For Important Information

PO BOX 4622  
WATERLOO IA 50704-4622

## CUSTOMER INFORMATION

Name:  
Account Number:  
Home Phone #:Francine Silver  
0307718858  
(310)945-6733

## PROPERTY ADDRESS

8613 FRANKLIN AVE  
LOS ANGELES CA 90069

02/11/10 11:00:3 0000983 20101015 JJ133102 FUARM 102ZDM JJ13310000\*146316 FU

FRANCINE SILVER  
8613 FRANKLIN AVE  
LOS ANGELES CA 90069-1407

Customer Care Inquiries: 1-866-725-0782

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for Inquiries on the reverse side.

## Account Information

Account Number	0307718858
Current Statement Date	October 14, 2010
Maturity Date	April 01, 2036
Interest Rate	3.25000
Current Principal Balance*	\$1,394,075.04
Current Escrow Balance	\$0.00
Interest Paid Year-to-Date	\$54,281.68
Taxes Paid Year-to-Date	\$0.00

## Details of Amount Due/Paid

Minimum Payment Without Escrow	\$5,584.00
Subsidy/Buydown	\$0.00
Escrow	\$0.00
Amount Past Due	\$0.00
Outstanding Late Charges	\$0.00
Other	\$0.00
Total Amount Due	\$5,584.00
Account Due Date	November 01, 2010

Pmt Options this Month	Amount	Impact
Prin & Int Pmt based on 15-year term	\$13,073.88	You will pay some of the principal on your loan. You will reduce your loan balance.
Fully Amortizing Prin & Int Pmt	\$6,707.25	You will pay some of the principal on your loan. You will reduce your loan balance.
Interest Only Payment	****	You will not pay any principal on your loan. You will not reduce your loan balance.
Minimum Payment	\$5,584.00	You will not cover the monthly interest on your loan. You will increase your loan balance.

## ACCOUNT ACTIVITY Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PD SPEEDPAY FEE	10/01/10	10/14/10	\$12.50						\$12.50
SPEEDPAY FEE Payment	10/01/10	10/14/10	\$12.50						\$12.50
	10/01/10	10/14/10	\$5,584.00	\$1,803.50	\$3,780.50				

\*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

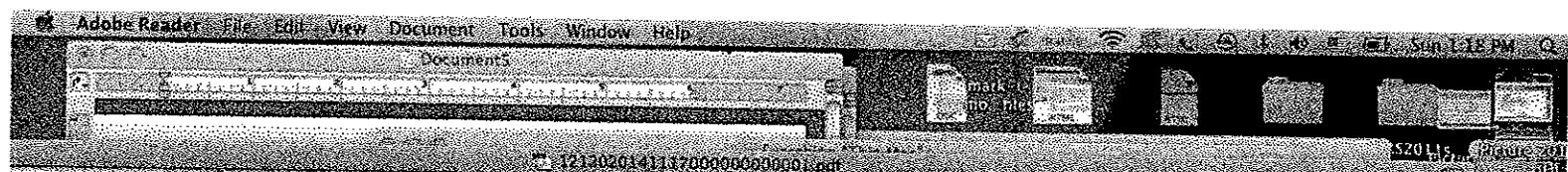
## Important News

The options for your next payment are displayed above. If you elect to make the Minimum Payment and that payment amount is less than the Interest Only payment, the difference or shortage will be added to the principal balance (shown as a negative amount in the "Account Activity" transactions displayed above) and will accrue additional interest. Please refer to your mortgage documents if amounts are not displayed for all payment options.

See Reverse Side For Important Information

Mail This Portion With Your Payment

**EXHIBIT 2**



ACKNOWLEDGMENT

STATE OF Pennsylvania  
COUNTY OF Montgomery

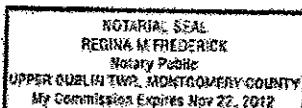
On 9-20-2011 before me, Regina M. Frederick, a Notary Public in and for said state, personally appeared Mary Ladd and Jacque Verk, personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Pennsylvania that the foregoing paragraph is true and correct.

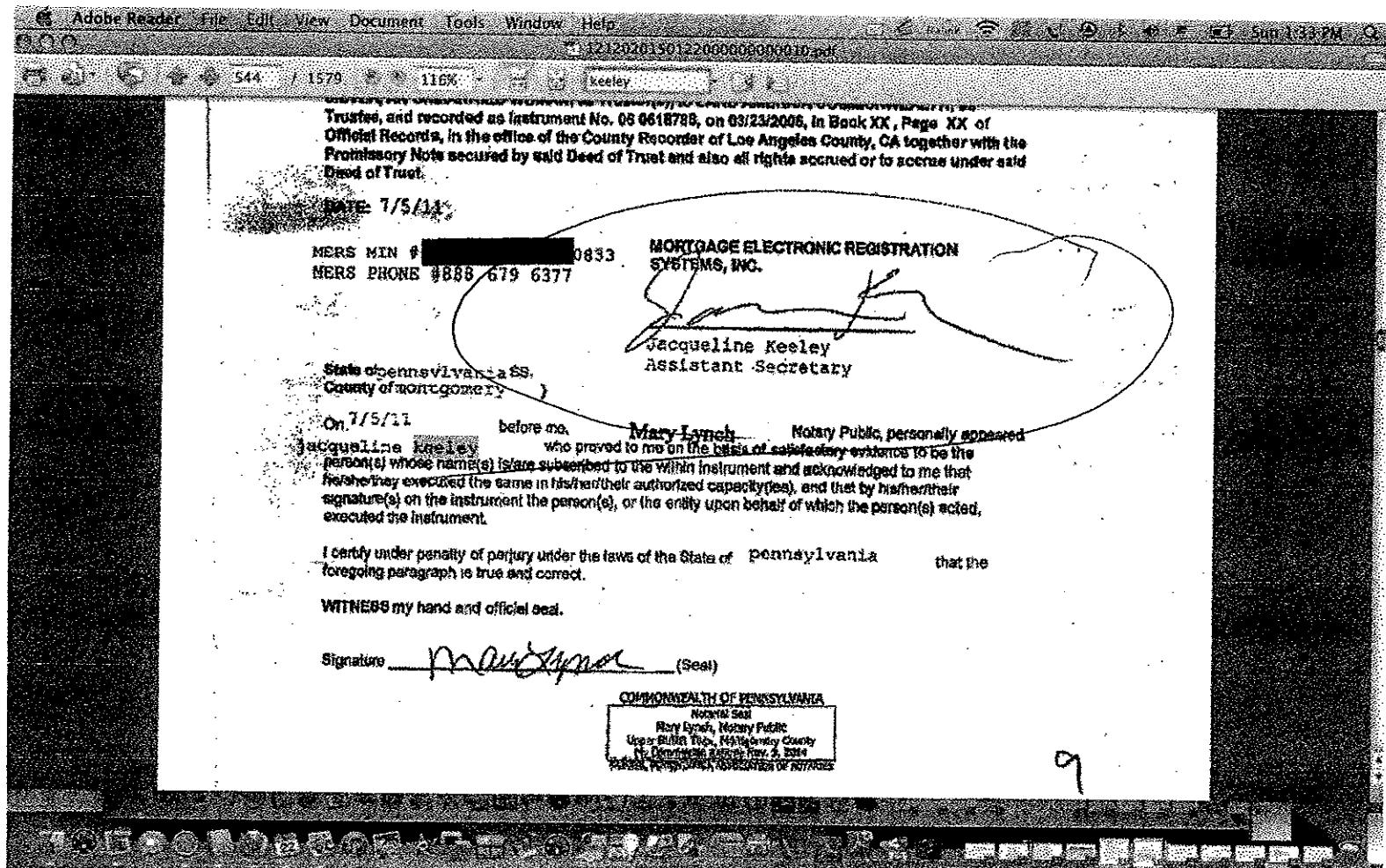
WITNESS my hand and official seal.

Notary Public

(Seal)



**EXHIBIT 3**



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## SUBSTITUTION OF TRUSTEE

WHEREAS, FRANCINE SILVER, AN UNMARRIED WOMAN was the original Trustor, LAND AMERICA COMMONWEALTH was the original Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONWIDE LENDING GROUP A CORPORATION was the original Beneficiary under that certain Deed of Trust dated 03/15/2006 and recorded on 03/23/2006 as instrument No. 06 0618788, in Book XX, Page XX of Official Records of Los Angeles County, California; and

WHEREAS, the undersigned is the present Beneficiary under said Deed of Trust, and

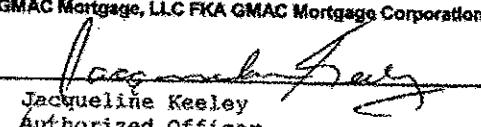
WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in place and instead of said original Trustee, or Successor Trustee, theraunder, in the manner in said Deed of Trust provided,

NOW, THEREFORE, the undersigned desires to substitute Executive Trustee Services, LLC dba ETS Services, LLC, as Trustee under said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

Dated: 7/6/11

GMAC Mortgage, LLC FKA GMAC Mortgage Corporation

  
Jacqueline Keeley  
Authorized Officer

State of Pennsylvania ss.  
County of montgomery

On 7/6/11 before me, Nikole Shelton Notary Public, personally appeared jacqueline keele who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

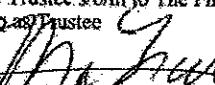
I certify under penalty of perjury under the laws of the State of pennsylvania that the foregoing paragraph is true and correct.

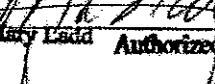
Mortgage Companies d.b.a. EquiBanc Mortgage Corporation and dated March 23, 1999, recorded in Deed Book 10618, Page 268, Clerk's Office, Superior Court of DeKalb County, Georgia, together with the real property therein described, which has the property address of 852 Braddock Place, Stone Mountain, GA 30083; and also the indebtedness described in said Deed and secured thereby, having this day been transferred and assigned to the said Assignee together with all of Assignor's right, title and interest in and to the said Deed, the property therein described and the indebtedness secured; and the said Assignee is hereby subrogated to all the rights, powers, privileges and securities vested in Assignor under and by virtue of the aforesaid Security Deed or Deed to Secure Debt.

**\*\* This Second Corrective Assignment of Security Deed is being recorded in order to correct the Assignee/Trust name.**

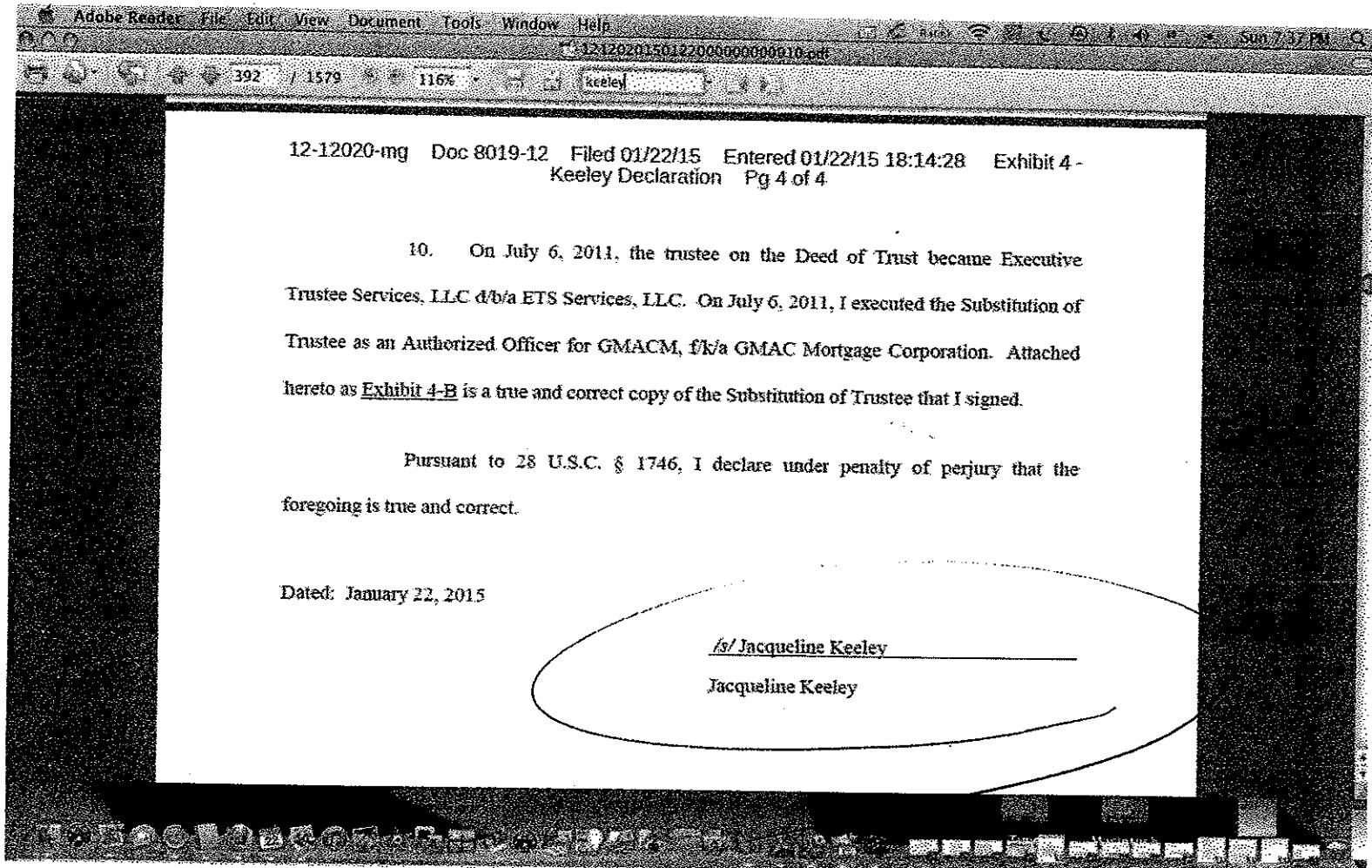
This Assignment of Security Deed is executed on this 21 day of September, 2011.  
Signed, sealed and delivered  
in the presence of:

The Bank of New York Mellon Trust Company,  
National Association aka The Bank of New York  
Trust Company, N.A. as successor to JPMorgan  
Chase Bank, N.A. as Trustee s/b/m to Bank One,  
N.A. as Trustee s/b/m to The First National Bank of  
Chicago as Trustee

By:   
Its: **Mary Eadd** Authorized Officer

By:   
Its: **Jacqueline Keeley** Authorized Officer

*W. Howard*  
Witness *W. Howard* *Carol*



FRANCIS SILVER

RESCAP BORROWER  
CLAIMS TRUST

CERTIFICATE OF SERVICE

Docket Number: 12-12020(MG)

MARCUS SILVER

2/23/15 (name)

(date)

hereby certify under penalty of perjury that on

I served a copy of THE NOTICE

OF PERJURY

(list all documents)

by (select all applicable)\*

- United States Mail
- Federal Express
- Overnight Mail
- Facsimile
- E-mail
- Hand delivery

on the following parties (complete all information and add additional pages as necessary):

NORMAN S. ROSENBAUM, JORDAN A. WISHLAW  
Name Address City State Zip Code  
MERYL L. ROTHBLIT, C.D. - MORRISON & FOERSTER LLP

Name Address City State Zip Code  
250 W. 55TH ST. NEW YORK N.Y. 10019

Name Address City State Zip Code

2/23/15

Today's Date

  
Signature

\*If different methods of service have been used on different parties, please indicate on a separate page, the type of service used for each respective party.

Certificate of Service Form